

Joseph L. Culver

July 6, 2006

Dear Sir or Madam:

Proposed Business Opportunity Rule R511993 as it stands could keep me from being an Independent Distributor for Market America. This is a new opportunity for me and I have invested considerable time and funds into learning and promoting my business. Though I appreciate the FTC's protecting the public from "unfair and deceptive acts or practices," some of the proposed rule will possibly make it impossible for me to sell Market America products and services.

I have been an Independent Distributor for Market America for just now three months. My wife became a customer first and has seen positive results including lowered blood pressure and greatly decreased long-term chronic pain. She also is having great success with the weight loss/management program offered through Market America. We have been so impressed with the quality of the products that we wanted to share these products and results with our family and friends. My ownership in a local business dissolved at the same time we learned of Market America. My family depends on this income.

The seven day waiting period of the proposed rule to enroll new distributors is difficult and burdensome. Market America's subscription/sales kit costs less than one hundred dollars. The waiting period gives the impression there may be something wrong with the plan. People purchase much larger items every day without there being a seven day rule. The extra paper work that would be necessary should this rule take effect would not only negatively impact me, but, also discourage any of my prospects from becoming distributors.

The requirement for the disclosure of a minimum of ten prior purchasers nearest to the prospective purchaser may actually be in violation of my state's laws regulating referrals, testimonials and advertising. People today are very uncomfortable giving out personal information to a stranger especially when they don't have the other person's approval. The possibility of identity theft has become a real issue. By giving this information away, business relationships of the references potentially involved could be damaged.

Market America and I would be put at a real disadvantage should the proposed rule to release any lawsuit information be enacted. People sue for any reason today and many times the company being sued is found innocent. Unfortunately, just hearing of a lawsuit is enough to discourage potential customers and distributors.

The FTC does a valuable service to protect consumers. I believe the proposed new rule however has negative consequences for small business owners as

myself. Please rework this proposed rule to be less onerous and still achieve its intended goal.

Your time and consideration in this matter is greatly appreciated.

Sincerely,

Joseph L. Culver